

IDENTITY THEFT:

COULD IT HAPPEN TO YOU?

What is identity theft? Basically it is when someone 'steals' your identity without your knowledge and then uses your personal information to commit a crime. This can be accomplished when someone uses your name, your Social Insurance Number (SIN), your credit card number or any other piece of personal information.

Perhaps you've never even opened that envelope, or account, or ordered that additional credit card.....but someone else did. Then they've used your personal information to commit fraud.

When someone uses any of your personal information (SIN number, name, credit information, personal information) for their benefit, it's a crime; plain and simple.

Signs: Have you already been a victim of identity theft?

Some indicators that suggest your identity may have already been compromised are:

- You receive credit card statements or other bills in your name, which you did not apply for.
- You have been missing credit card statements for the past couple of months or are not receiving them at all.
- You notice that not all of your mail is being delivered.
- You receive information that you have been approved or declined for a credit service you did not apply for.
- A collection agency informs you that you are in arrears for an account you never opened.

What To Do:

If you suspect that your personal information has been compromised and is now being used to commit fraud or theft, **act immediately!** Keep a record of your conversations and correspondence and follow the basic steps:

- Start a logbook of dates, names of person(s) that you speak with and exactly what was said.
- Contact the fraud departments of the two major credit bureaus:
Equifax: (800) 465 – 7166
Trans Union: (877) 525-3823

- Request that a “Fraud Alert” be placed in your file. Order copies of your credit report.
- Contact the fraud department of creditors for those accounts that appear to be compromised.
- File a report with your local Police.
- Be sure to contact PhoneBusters National Call Centre. They are currently central sourcing all information in Identity Theft.

Minimize The Risk:

- Do not give out any personal information in any form, unless you have initiated the contact.
- Don't carry your SIN card with you nor give out your number unless absolutely necessary!!
- Minimize the identification information and number of cards you carry with you!!

(The OPP would like to acknowledge PhoneBusters for information provided)